

2026 COMMUNITY REINVESTMENT ACT STATEMENT

The Commercial State Bank of Wagner, located at 204 S Main, Wagner, S.D., 57380 adopts and publishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act of 1977.

Local Community

The bank seeks to meet the credit needs of individuals and firms doing business within its community and delineated by the attached map. Our assessment area includes census tracts 9701, 9402, and 9403 in Charles Mix County, South Dakota.

Credit

The bank seeks to meet the credit needs of individuals and firms and doing business within its assessment area by making the following types of credit available to qualified borrowers on the basis of demonstrated proper purpose and borrower qualifications:

- Agricultural Loans
- Commercial Loans
- Construction Loans
- Small Business Loans
- Home Purchase Loans
 - 1-4 Family Unit Loans
 - 5 or more Family Unit Loans
- Housing Rehabilitation Loans
- Community Development Loans
- Consumer Loans, including but not limited to:
 - Vehicle Loans
 - Home Improvement Loans
 - Debt Consolidation/Personal Loans

The Bank also makes available ATM Cash/ Check cards to its customers for their convenience.

COMMUNITY CREDIT NEEDS

The Bank has participated in and will continue to participate in a broad range of community based programs designed to meet the credit needs of its local community through credit services, direct personal involvement of its employees, and cooperation with community officials and agencies.

DEPOSIT PRODUCTS

Checking Account
Image Plus Checking
Variable Rate Savings
Money Market Deposit Account
Certificates of Deposit Accounts (CD)
IRA Accounts
CESA
HSA

SEE BANK STAFF FOR FURTHER DETAILS

BANKING HOURS

Main Lobby - (605) 384-3646
1-800-669-4060

Monday – Friday 9:00 A.M. - 4:00 P.M.

Drive In/Walk Up - Monday – Friday 8:30 A.M. - 5:00 P.M.

ATM

Commercial State Bank currently owns and maintains 6, cash dispensing only, automated teller machines (ATM). The ATMs are located at the following locations:

- **Buche Foods – 401 W SD Highway 46, Wagner SD**
- **2 – Fort Randall Casino & Hotel – 38556 SD Highway 46, Pickstown SD**
- **Wagner Super Foods, Inc – 71 S Main Ave in Wagner SD**
- **Yankton Sioux Travel Plaza – 38581 SD Highway 46, Pickstown SD**
- **Commercial State Bank – 204 S Main Ave, Wagner SD**

LOAN TO DEPOSIT RATIO

March 31, 2024	61.41%	March 31, 2025	62.32%
June 30, 2024	58.06%	June 30, 2025	66.44%
September 30, 2024	60.01%	September 30, 2025	68.45%
December 31, 2024	65.16%	December 31, 2025	73.97%